Listing of Claims

Claims 1-20 (Canceled)

21.   (New) A Method for positively identifying and authenticating a user in e-commerce for a transaction based on a digital identity issued by a Central-Entity with whom the user has a pre-existing relationship, the method comprising the steps of:

a.   the user communicates with an External-Entity over a communication network and needs to perform a secure transaction with the External-Entity, wherein the user does not necessarily have a pre-existing relationship with the External-Entity;

b.   the External-Entity requires the user to authenticate himself by providing a valid digital identity before executing the transaction;

c.   the user establishes communication with the Central-Entity over a communication network and submits a request for a dynamic, non-predictable and time dependent SecureCode in response to the External-Entity's requirement;

d.   the Central-Entity:

   i.   dynamically generates a dynamic, non-predictable and time-dependent SecureCode for the user in response to the user request;

   ii.   maintains a copy of said generated SecureCode in its system; and

   iii.   provides said generated SecureCode to the user;

e.   the External-Entity receives a digital identity from the user, wherein the digital identity comprises a UserName and said generated SecureCode, and forwards said digital identity to the Central-Entity for positive identification and authentication of the user;

f.   the Central-Entity receives said digital identity, validates said digital identity based on said SecureCode maintained in its system and if valid:

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positively identifies and authenticates the user and sends an affirmation message to the External-Entity; and

g. upon receipt of an affirmation message from the Central-Entity, the External-Entity executes the transaction.

22. (New) The Method of Claim 21, wherein the Central-Entity algorithmically combines said generated SecureCode with user-specific information before providing the SecureCode to the user.

23. (New) The Method of claim 22, wherein the user-specific information comprises UserName.

24. (New) The Method of Claim 21, wherein the UserName corresponds to an alphanumeric name, ID, login name or an identification phrase.

25. (New) The Method of Claim 21, wherein the transaction corresponds to a financial transaction.

26. (New) The Method of Claim 21, wherein the transaction corresponds to a non-financial transaction.

27. (New) The Method of Claim 21, wherein the transaction corresponds to access to a restricted web-site.

28. (New) A System for positively identifying and authenticating a user in e-commerce for a transaction based on a digital identity issued by a Central-Entity with whom the user has a pre-existing relationship, the system comprising:

a. the user in communication with an External-Entity over a communication network and needing to perform a secure transaction with the External-

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Entity, wherein the user does not necessarily have a pre-existing relationship with the External-Entity;

b. the External-Entity adapted to require the user to authenticate himself by providing a valid digital identity before executing the transaction;

c. the user in communication with the Central-Entity over a communication network with a request for a dynamic, non-predictable and time dependent SecureCode in response to the External-Entity's requirement;

d. the Central-Entity adapted to:

   i. dynamically generate a dynamic, non-predictable and time-dependent SecureCode for the user in response to the user request;

   ii. maintain a copy of said SecureCode in its system, and

   iii. provide said SecureCode to the user;

e. the External-Entity adapted to receive a digital identity from the user, wherein the digital identity comprises a UserName and said generated SecureCode, and to forward said digital identity to the Central-Entity to identify and authenticate the user;

f. the Central-Entity further adapted to validate the received digital identity based on said SecureCode maintained in its system, and if valid: to positively identify and authenticate the user, and send an affirmation message to the External-Entity; and

g. the External-Entity further adapted to execute the transaction upon receipt of an affirmation message from the Central-Entity.

29. (New) The System of Claim 28, wherein the Central-Entity is adapted to algorithmically combine said generated SecureCode with user-specific information before providing the SecureCode to the user.

30. (New) The System of Claim 29, wherein the user-specific information comprises UserName.

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31. (New) The System of Claim 28, wherein the UserName corresponds to an alphanumeric name, ID, login name or an identification phrase.

32. (New) The System of Claim 28, wherein the transaction corresponds to a financial transaction.

33. (New) The System of Claim 28, wherein the transaction corresponds to a non-financial transaction.

34. (New) The System of Claim 28, wherein the transaction corresponds to access to a restricted web-site.

35. (New) The Method of Claim 21, wherein said communication network includes Internet, wireless and private networks.

36. (New) The System of Claim 28, wherein said communication network includes Internet, wireless and private networks.

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